

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DEETRA Y HORNE-STEWART

Debtor(s)

Case No. 15-41224

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/07/2016.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,592.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,592.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,299.39
Court Costs	\$0.00
Trustee Expenses & Compensation	\$68.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,367.52

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHRO LIFESTYLE	Unsecured	NA	174.31	174.31	0.00	0.00
BANK OF AMERICA	Unsecured	151.00	NA	NA	0.00	0.00
BRYANT STATE BANK	Unsecured	527.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,102.00	2,102.10	2,102.10	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	689.00	689.86	689.86	0.00	0.00
CARMAX AUTO FINANCE	Unsecured	NA	0.00	15,584.53	0.00	0.00
CARMAX AUTO FINANCE	Secured	NA	15,584.53	0.00	0.00	0.00
CERASTES LLC	Unsecured	1,496.00	1,542.85	1,542.85	0.00	0.00
CREDIT UNION 1	Secured	2,090.79	3,148.17	3,148.17	169.96	0.00
CREDIT UNION 1	Secured	817.59	817.59	817.59	54.52	0.00
CREDIT UNION 1	Unsecured	NA	NA	1,057.38	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	2,414.00	2,558.36	2,558.36	0.00	0.00
DISCOVER BANK	Unsecured	827.00	827.47	827.47	0.00	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	746.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	765.00	NA	NA	0.00	0.00
GINNYS	Unsecured	300.00	791.82	791.82	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	328.00	328.15	328.15	0.00	0.00
LVNV FUNDING	Unsecured	327.00	327.19	327.19	0.00	0.00
MID AMERICA BANK	Unsecured	328.00	339.21	339.21	0.00	0.00
MIDFIRST BANK	Secured	NA	0.00	0.00	0.00	0.00
MIDFIRST BANK	Secured	56,241.00	56,240.56	56,240.56	0.00	0.00
MIDLAND FUNDING	Unsecured	947.00	947.01	947.01	0.00	0.00
MIDLAND FUNDING	Unsecured	446.00	446.25	446.25	0.00	0.00
MIDLAND FUNDING	Unsecured	680.00	680.45	680.45	0.00	0.00
MIDLAND FUNDING	Unsecured	2,219.00	2,219.22	2,219.22	0.00	0.00
MIDLAND FUNDING	Unsecured	1,034.00	1,034.91	1,034.91	0.00	0.00
MIDNIGHT VELVET	Unsecured	NA	1,270.04	1,270.04	0.00	0.00
MONROE & MAIN	Unsecured	NA	525.64	525.64	0.00	0.00
MONTGOMERY WARD	Unsecured	NA	1,626.22	1,626.22	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,460.00	1,527.28	1,527.28	0.00	0.00
SADINO FUNDING LLC	Unsecured	NA	325.45	325.45	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEVENTH AVENUE	Unsecured	260.00	197.54	197.54	0.00	0.00
SHELL CREDIT CARD	Unsecured	108.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	NA	1,215.00	1,215.00	0.00	0.00
STONEBERRY	Unsecured	NA	851.89	851.89	0.00	0.00
US BANK	Unsecured	NA	NA	NA	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	NA	0.00	0.00	0.00	0.00
US BANK NATIONAL ASSOCIATION	Unsecured	NA	NA	NA	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	NA	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$56,240.56	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,965.76	\$224.48	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$60,206.32	\$224.48	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,190.13	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,367.52</u>	
Disbursements to Creditors	<u>\$224.48</u>	
TOTAL DISBURSEMENTS :		<u>\$1,592.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/14/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.